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# City of Millbrae

## Housing Element

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NOW, THEREFORE, IT IS HEREBY FOUND, ORDERED and DETERMINED as follows:

1. In the preparation of the proposed amended and revised Housing Element, the City of Millbrae has considered the guidelines adopted by the Department of Housing and Community Development pursuant to Section 50459 of the Health and Safety Code and which are advisory to the City of Millbrae.

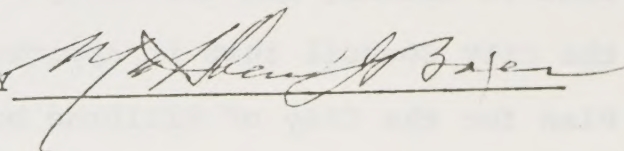
2. A draft of the proposed amended and revised Housing Element was submitted to the Department of Housing and Community Development pursuant to Section 65585 of the Government Code.

3. The City Council has considered the findings of the Department of Housing and Community Development concerning the proposed amended and revised Housing Element, and which are advisory to the City of Millbrae pursuant to Section 65585 of the Government Code.

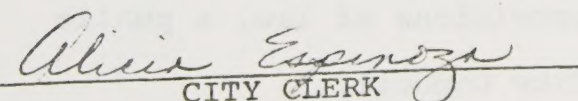
4. The proposed amended and revised Housing Element complies with the requirements of Article 10.6 entitled "Housing Elements" of Chapter 3 of Division 1 of Title 7 of the Government Code of California commencing with Section 65580.

5. The City Council of the City of Millbrae hereby approves and adopts the amended and revised Housing Element and hereby does amend the General Plan for the City of Millbrae by including therein the revised and amended Housing Element adopted herein.

REGULARLY passed and adopted this 9th day of December, 1986.

BY 

ATTEST:

  
CITY CLERK



CERTIFIED COPY

RESOLUTION NO. 86-171

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF MILLBRAE  
APPROVING AND ADOPTING AN AMENDED HOUSING ELEMENT,  
AND AMENDING THE GENERAL PLAN FOR SAID CITY

RESOLVED, by the City Council of the City of Millbrae, County  
of San Mateo, State of California, that

WHEREAS, heretofore the City Council approved and adopted the  
General Plan for the City of Millbrae and adopted a Housing Element;  
and

WHEREAS on November 26, 1985 by adoption of Resolution No.  
85-165 and following the holding of the required public hearings  
thereon, the City Council approved the draft amended and revised  
Housing Element of the General Plan, and directed the City Admini-  
strator, pursuant to Section 65585 of the Government Code of Calif-  
ornia, to submit to the Department of Housing and Community Develop-  
ment, for its comments, the draft of the proposed amended and  
revised Housing Element prior to further consideration of its  
adoption by the City Council; and

WHEREAS, pursuant to Section 65585 of the Government Code of  
California, the City Council is required to consider the findings  
of the Department of Housing and Community Development prior to  
final approval of the proposed Housing Element; and

WHEREAS, the Planning Commission of the City of Millbrae has  
considered the proposed Housing Element and findings of the Depart-  
ment of Housing and Community Development and has recommended to  
the City Council that it approve a proposal to amend the General  
Plan for the City of Millbrae by approving the amended and revised  
Housing Element therein; and

WHEREAS, in accordance with the provisions of law, a public  
hearing thereon has been held by the City Council,

I do hereby certify that the foregoing Resolution # 86-171  
was duly and regularly passed and adopted by the City  
Council of the City of Millbrae this 9th day of  
December, 1986, by the following vote:

AYES, and in favor thereof:

COUNCILMEN:	Boxer, Cannizzaro, Griffin, Lepore, Van Iderstine
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NOES:	COUNCILMEN:	None
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ABSENT:	COUNCILMEN:	None
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Alicia Espinoza  
City Clerk

I hereby certify this to be a full, true and correct  
copy of the document it purports to be, the  
original of which is on file in my office.

Dated: February 10, 1987

Alicia Espinoza  
City Clerk of the City of Millbrae





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**CITY OF MILLBRAE**

**HOUSING ELEMENT**

**December 9, 1986**

As adopted by the City Council after review by the Planning Commission and City Council of comments by the State Department of Housing and Community Development on the draft approved by the City Council November 26, 1985. Responses to the HCD comments were approved by the City Council and incorporated in this draft.



# MILLBRAE HOUSING ELEMENT TABLE OF CONTENTS

	PAGE
I. INTRODUCTION	1
Purpose of the Housing Element -----	1
Local Housing Issues -----	1
Consistency With Other General Plan Elements -----	2
Significant Changes From Previous Element -----	3
Public Participation -----	4
II. COMMUNITY CHARACTERISTICS	5
Population Characteristics -----	5
Housing Characteristics -----	6
Special Households -----	7
III. HOUSING NEEDS	9
Existing and Projected Housing Need -----	9
Projected Need -----	9
Projected Need by Income Category -----	10
IV. HOUSING CONSTRAINTS	12
Non-Governmental -----	12
Governmental -----	13
Removing Governmental Constraints -----	16
V. LANDS SUITABLE FOR RESIDENTIAL DEVELOPMENT	17
VI. ENERGY CONSERVATION	19
VII. MEETING HOUSING NEEDS	21
VIII. GOALS, POLICIES AND IMPLEMENTATION	22
Goal A: Conserve and Improve Housing -----	22
Goal B: Meet Projected Housing Need -----	23
Goal C: Conserve Energy -----	25
Goal D: Affordable Housing Without Discrimination	26
Summary of Policy Effectiveness -----	27
IX. APPENDIX	
Appendix A: U.S. Census Data (Contents) -----	28
Appendix B: Housing Programs -----	B-1
Assisting in Development of Affordable Housing	B-1
Community Developed Housing -----	B-2
State and Federal Assistance Programs -----	B-3
Conserving and Improving Affordable Housing -	B-6
Programs to Preserve Rental Housing -----	B-8
Promoting Housing Opportunities For All -----	B-8
Appendix C: Program Contacts -----	C-1
HCD Comments, City Responses and Adopting Resolution	

ACKNOWLEDGEMENTS





## I INTRODUCTION

### Purpose of Housing Element

Each city and county in California is required to plan for the housing needs of all economic segments of its population. Article 10.6 of the Government Code sets forth the requirements for a housing element, one of the mandatory elements of a local general plan. The substantive requirements for a housing element are set forth in section 65583, as follows:

- identification and analysis of existing and projected housing
- inventory of resources and constraints to meeting identified needs
- statement of goals, policies and quantified objectives
- scheduled programs for the preservation, improvement and development of housing

The law also sets out procedures for the preparation and adoption of a housing element. Local governments are required to "make a diligent effort" to involve all economic segments of its population in developing its housing element. Each city and county was required to adopt a housing element which conforms with State law (Section 65583) or the 1977 guidelines by October 1, 1981, and must update the element at least every five years. Millbrae's first revision was due Jan. 1, 1985. The State Department of Housing and Community Development (HCD) reviews all draft housing elements and makes comments. Although HCD's comments are advisory, they must be considered by local officials prior to adopting the element.

This update of Millbrae's 1980 housing element addresses all State requirements, including relevant legislation enacted subsequent to adoption of the 1980 element. This 1985 element utilizes population, housing and employment data from the 1980 federal census and projections from The Association Of Bay Area Governments' (ABAG) Projections 83, Forecasts For The San Francisco Bay Area. ABAG's Housing Needs Determination, San Francisco Bay Region is reflected, as are current local attitudes and opportunities related to housing.

### Local Housing Issues

The primary challenge of the housing element is to accommodate local housing needs brought on by the disproportionate rise in housing costs relative to household income. This challenge is intensified by the

limited amount of land in Millbrae that is suitable for housing and by the community's long-standing commitment to maintaining its primarily single-family residential character.

Projected housing needs between 1980 and 1990 total 283 units, a 3.6% increase over the number of units existing in 1980. This is generally in line with the 228 additional households projected for Millbrae for the year 2000 in ABAG's Projections '83.

Questions to be considered in this housing element include:

1. Where in the City can additional residential units be accommodated?
2. Are the City's current service capacities (water, sewer, streets, schools, etc.) adequate for additional housing units?
3. What would be the effect of growth on Millbrae's physical environment?
4. What can the City do to encourage the construction of needed low and moderate income housing?
5. What can be done to facilitate needed maintenance and upgrading?
6. What can be done to assist those with special needs such as the elderly, handicapped and single parents.?

#### Consistency With Other General Plan Elements

Goals and policies of all the general plan elements should be internally consistent and mutually supportive. If the Housing Element, as adopted, were made inconsistent with other elements, they also should be adjusted. This revised housing element reaffirms the goals of the 1980 housing element to:

1. Act as a guide for municipal decisions which effect the quality and quantity of the housing stock.
2. Maintain housing growth within limits of available services.
3. Maintain Millbrae's present quality of life by balancing the availability of housing with other environmental considerations.

The Millbrae General Plan Report contains objectives, policies, and actions. Those that are applicable to the housing element are listed below:



## 1. Objectives

- . Limit the population of the City to about 25,000.
- . Preserve and maintain single family neighborhoods as Millbrae's preferred residential land use.
- . Protect residents from excessive noise.

## 2. Policies

- . Steep slopes should be subject to strict requirements designed to mitigate future problems associated with development on unstable land.
- . Apartment development should be limited to areas currently zoned.
- . As neighborhoods age, the City should provide all possible assistance for housing rehabilitation and maintenance measures.
- . Older residential areas of the City should be encouraged to retain their single family character.
- . A Special Stabilization Zoning District should be established for treatment of neighborhoods in need of selective planning.

## 3. Actions

- . An R-1-10,000 zoning district should be applied to areas presently developed but on extremely large lots in areas of steep slope.
- . The area between Millbrae Avenue and the Millbrae Villa Alley should be considered for Stabilization zoning.
- . Selected areas east of El Camino should be considered for Stabilization zoning.
- . Area north of San Jose Avenue should be considered for Stabilization zoning.
- . Residential integrity of existing subdivisions should be preserved and enhanced to protect this moderate income housing resource.

## Significant Changes From The 1980 Housing Element

Updated housing policies and action programs are based upon the 1980 element, with revisions motivated by current State laws and local

concerns. Action programs are more detailed in identifying funding sources, responsible parties and time schedules.

The 1985 housing element contains information on housing constraints and actions to be taken to deal with the constraints. Details are included on the number of units required to meet Millbrae's housing need as well as its share of the regional need. Sites with potential for being developed in accord with the City's needs are evaluated. The new element also includes a comprehensive list of potential housing programs.

### Public Participation

Efforts to involve the general public in this update of Millbrae's housing element included open public meetings and workshops with the Planning Commission, City Council, citizens and press. The housing element draft was distributed for agency and public review and opportunities were provided for written and oral comments at public hearings. Availability of the draft element was advertised in the local newspaper and notices were sent to persons known to be interested.

## II COMMUNITY CHARACTERISTICS

### Population Characteristics

The 1980 U.S. Census counted 20,058 persons in Millbrae. In contrast to County and regional growth of 5% and 14% during the seventies, Millbrae's population declined about 3.5% (723 persons). This population decline is expected to continue due to the paucity of vacant land in the City and the trend toward even smaller families. The City's population mainly is White (87.7%) with 7.6% Asian or Pacific Islander, 0.7% Black, and 3.8% other race. Of the total population, 8.4% are of Spanish origin. This section describes characteristics of Millbrae's population. Data primarily is from the 1980 federal census.

#### Population Growth

Place	Historical		Projected		Percentage Change		
	1970	1980	1990	2000	70-80	80-90	80-2000
Millbrae	20,781	20,058	19,500	19,000	-3.5%	-2.8%	-5.3%
County	557,361	587,329	607,100	624,950	5.4%	+3.4%	+6.4%
Region	4,558,200	5,179,793	5,745,000	6,142,000	+13.6%	+10.9%	+18.6%

Millbrae's population is aging; the percentage of residents age 65 or older grew from 8% in 1970 to 13 % in 1980. Since 1970 there has been a significant decrease (over 31%) in the number of children under 5. Millbrae is similar in age distribution to the County. Twenty year forecasts for the Bay Area show a continuing increase in the proportion of persons over 45 and a levelling off of children and teenagers.

The City's population has been declining along with the availability of land for new development. The population of 20,781 in 1970 and 20,058 in 1980 is projected to reach 19,000 by the end of the century. This does not mean fewer households, however. There were 6826 households in 1970, 7582 in 1980 and 7664 in 1985. ABAG projects 7810 households by 2000. This means a 5% decline in population in the next 15 years and a 3% increase in households.

Millbrae primarily is a community of married-couple families. About 85% of City families include husband and wife. This percentage is



virtually the same as 1970. Forty percent of the married couples have children under age 18.

Employment of Millbrae residents is high. In 1980, 97.3% of the work force was employed. The rate in 1970 was 96.8%. There are less than one-half as many jobs as workers in Millbrae. Of those that reported their place of work, 84% worked outside of Millbrae. Their mean travel time to work was 21 minutes. Employment within the City is expected to reach 4900 by 2000, an increase of 11% over 1985. During the same period, San Mateo County jobs are projected by ABAG to increase 26%. Of the jobs in the City, 70% will continue to be retail and service occupations. Employed residents of Millbrae will increase from 10,700 in 1980 to 11,900 by 2000.

Millbrae residents are becoming better educated. In 1980 the percentage of high school graduates among the residents increased to 82% from 75% in 1970. In 1980, 20% had four or more years of college compared with 14% in 1970.

Median family income during the seventies increased, in constant dollars, 23%, from \$24,800 in 1969 to \$30,490 in 1979. The median household income in 1979 was \$26,209, compared with \$20,607 for the Region.

The average Millbrae household is better off financially than the average of the County and Region. In Millbrae, 53% of the households have incomes above the moderate level (\$24,728) compared with 46% in the County and 40% in the Region. The moderate level (\$16,487 to \$24,728) includes 18% of the City households and 21% in both the County and Region.

### Housing Characteristics

Millbrae is primarily a single-family dwelling community. This type of unit comprises 71% of the 7882 units in the 1985 housing stock. Of the occupied units in 1980, 68% were occupied by owners. The median value of non-condominium housing in 1980 was \$152,600 with 85% of the units valued above \$100,000.

Housing units in the City average 5.6 rooms; 6.2 for owner-occupied and 3.8 for rental units. The median rooms per person is 2.31; 2.54 for owner-occupied and 1.88 for rentals.

The City's housing stock is in good condition. In recent years there has been emphasis on repairing and remodeling older units. The housing is not particularly old. About 80% of the units were built during the post war years of the forties through the sixties. Only 641 units were built before 1939. A windshield survey in 1985 indicates that 80 housing units need rehabilitation. An additional 10 units need replacement.

Less than 1% of the units (56) lack complete kitchens; 50 lack a full bathroom and 14 units are not on the public water system. Only 9 units, all rentals, lack heating.

A common standard for overcrowding is 1.01 or more persons per room. The 1980 census listed 191 units with more than 1.01 persons per room, 109 of these were rentals. There were 19 overcrowded rental units in 1980 that were occupied by households below poverty status.

There were 0.6% of the units for sale and 1.0% for rent. Median selling price asked was \$167,900; median rent asked was \$341. A Regional goal for vacant units is 4.5%, a factor that would relieve the scarcity and allow some consumer freedom in the marketplace.

Average household size in Millbrae has decreased since 1970 from 3.01 to 2.62 persons in 1980. This trend is expected to continue. According to ABAG projections, by the year 2000 the average Millbrae dwelling will house 2.39 persons, slightly more than the projected County average of 2.29.

### Special Households

In general terms, Millbrae is faced with a few more households, but households that are smaller, with fewer children and more older people. On the average, future households probably will have higher incomes. As the population ages there will be an increasing number of persons reaching the age where either their income or health, or both, generate the need for assistance in obtaining appropriate shelter.

Between 1970 and 1980, Millbrae's population aged 65+ increased 59% from 1656 to 2630. As a percentage of the total population in Millbrae, this group increased from 8% to 13%. Almost 10% of the 65+ population in 1980 had an income below 125% of the poverty level.

Another group with special housing need is the unmarried, working mother. Usually she is the only wage earner in the household and frequently has to pay for child care while working. In Millbrae there are 390 female householders with children under 18.

Millbrae's families generally are small. In 1980 only 9% (704) of the households were composed of 5 or more persons. Only 3% (232) of the households had 6 or more members (see Appendix A-2).

About 4% of Millbrae's population is of poverty status (family of 2 up to \$4723 per year) and about 6% are in households with incomes below 125% of the poverty level. These lower income groups include some of the older residents of Millbrae. A family of 4 with an income below \$766 per month has difficulty finding shelter in a city where the median value of housing is \$152,600 and median rent is \$341 (1980 census). Undoubtedly both incomes and rents have increased since 1980;

however, finding affordable housing in 1985 is becoming increasingly difficult for low income families.

Almost 6% of Millbrae's non-institutionalized population aged 16-64 has a work disability; 39% of the disabled are prevented from working. Of the 13,833 persons in the 16-64 age group, 170 have a public transportation disability. This is a term used in the U.S. Census to describe those who are unable to use normal public transportation facilities. Of the 2414 persons over 65 years of age, 281 have such a disability. Persons with a disability quite often need special housing facilities, and those unable to work may need financial assistance for housing.

There are no farmworkers in Millbrae. The City has neither housing nor plans for housing farmworkers.

According to the 1980 U.S. Census, 832 renters and 302 homeowners in Millbrae in the lower income category (up to \$14,150 per year) paid 25% or more of their income for housing. Combined, these groups represent 15% of Millbrae households. Of 2452 renter-occupied housing units in 1980, 34% of the households were paying 25% or more of their income for housing.

Millbrae has not identified any homeless population in need of emergency shelter. In the event of a significant disaster, such as an earthquake, Millbrae's emergency plan includes use of school buildings within the City for emergency shelter.



### III HOUSING NEEDS

State law requires that a housing element quantify the existing and projected housing needs of persons of all income levels, including the community's share of regional housing need. ABAG is responsible for preparing estimates of local and regional housing need, based on factors prescribed by State law (Section 65884 of Article 10.6). These factors are:

- Market demand for housing
- Employment opportunities
- Availability of suitable sites and public facilities
- Commuting patterns
- Housing type and tenure
- Housing needs of farmworkers

ABAG looks at regional and local vacancy rates and at housing values and rents as indicators of market demand. Household projections are based on employment opportunities, availability of sites and commuting patterns. Type of housing is based upon 1970 and 1980 census data and updated regional projections.

#### Existing and Projected Housing Need

Existing housing need includes the additional number of units derived from an optimal regional vacancy rate goal (4.5%) in excess of the number of units available in 1980. The existing need number calculated by ABAG is 71 units. In considering existing need, attention also should be given to the number of units needed to replace substandard structures and substandard living conditions such as overcrowding and overpayment.

#### Projected Need

State law requires that the needs of all income levels be considered, and that the distribution of regional housing need seek to avoid impaction of communities with relatively high proportions of lower income housing.

ABAG has projected housing needs for the 1980-1990 period based on the factors listed above. The projected need is the number of units needed to accommodate expected household growth and the community's share of projected regional housing need. The projected need number, 283, includes the 71 units of existing need.

In allocating regional housing needs by income category, ABAG assumes that each community's fair share should include an equitable proportion of the regional need as well as local need. The following table shows this proportion which averages the City's income distribution percentages with those of the County and the region.

#### Projected Housing Need By Income Category

Income Category	1980		1985	
	Units	Percent	Units	Percent
Very Low	51	18%	51	30%
Low	42	15%	42	24%
Moderate	57	20%	37	21%
Above Moderate	133	47%	43	25%
Total	283	100%	173	100%

Although, 283 units is the total needed between 1980 and 1990, that number is reduced by the net number of units added since 1980. Through December, 1984, 64 single family dwellings, 6 duplex units and 40 apartment units were constructed. It is assumed that 20 of the apartment units were affordable to moderate income households. This assumption is supported by analysis in the next section under "affordability" that indicates that while single family housing generally is beyond the means of moderate income families, rental units may not be. The remaining 90 units are assumed to be occupied by households with above moderate incomes.

ABAG's Housing Needs Determination defines the income categories based on a percentage of the median income for the region (\$34,000 in 1985). These categories and maximum rents are listed in the following table:

<u>Category</u>	<u>Percentage of Median Income</u>	<u>Maximum Rent</u>
Very Low Income	Up to 50%	\$425/month
Low Income	51% to 80%	\$680/month
Moderate Income	81% to 120%	\$1,020/month
Above Moderate	more than 120%	N.A.

Another term that needs definition is "affordable housing". It is suggested that the City be consistent with San Mateo County and define the term to mean: housing with a contract rent or price affordable by low and moderate income households, based on currently accepted standards: (1) rent paid by tenant does not exceed 30% of gross monthly income or (2) monthly mortgage payment paid by homeowner does not exceed 33% of gross monthly income.



## IV HOUSING CONSTRAINTS

State law requires an analysis of potential and actual governmental and non-governmental constraints to the maintenance, improvement and development of housing for all income levels. The housing element must identify ways, if any, to reduce or overcome these constraints in order to meet the City's housing needs.

### Non-governmental Constraints

#### 1. Land and Construction Costs

The price of housing rose in the late seventies and eighties at a much faster rate than household income. Contributing factors are the costs of land, materials, labor, financing, fees and associated development requirements, sales commissions and profits. Another factor was the increasing perception of housing as a commodity for speculation.

Lots for single-family dwellings are scarce and the few that are available are priced at about \$100,000 fully improved. Building construction costs are estimated to be \$69.52 per sq.ft. (International Conference of Building Officials "Building Standards", March-April 1986). Using these figures, a 2,000 sq.ft. dwelling would cost \$239,000 for house and lot. With profit and commission, selling price would be about \$290,000.

Each \$50,000 financed with a 30-year mortgage at 10.5 % would cost \$457.37 per month. So a \$200,000 mortgage, for example, would require monthly payments of \$1829.48 and an annual income of about \$60,000.

Rental construction has become increasingly costly for the same reasons as single family houses. For these reasons and the fear of rent control, many developers prefer to use scarce land to build units for sale in order to realize an early profit.

According to the Northern California Real Estate Council's Peninsula Market Trend Index, the value of single family houses increased 352% between April, 1970 and 1981. In Millbrae, the increase was from \$38,499 to \$152,600 or 296%. Median rent during the seventies increased 93% from \$171 to \$330. Countywide, rents increased 103% from \$154 to \$313.

During the seventies, Millbrae's household income rose 102%. Although incomes and rental costs kept in step, they were outdistanced by the pace of single family housing. This analysis points out both the desire for single family housing and the relative affordability of rentals

## 2. Geotechnical Constraints

The upper slopes of Millbrae are known to be vulnerable to sliding in some locations, unless care is taken to investigate the site and design proper precautions. This is a constraint that increases the cost of housing in these areas. Some of the lower areas of Millbrae are subject to periodic, short term flooding. This problem also increases the cost of site preparation and construction in these areas.

Another potential problem with some sites in Millbrae is noise. Sites within high noise contours of San Francisco Airport and sites close to the railroad tracks would require extensive noise mitigation in construction. This would increase the cost of housing in those areas.

## 3. Affordability

The relationship between the cost of housing and household income is the measure of affordability. The discussion above identifies housing costs for those occupying housing. For those seeking housing the costs are slightly greater. The median value of owner-occupied units (\$152,600) is less than the median asking price of the units for sale (\$167,900); and the median rent (\$330) is less than the median price asked for units for rent (\$341)

San Mateo County defines "affordable" as housing with a contract rent or price affordable to low and moderate income households, based upon: rent not exceeding 30% of monthly income and; monthly mortgage payment not exceeding 33% of gross monthly income.

Assuming a 20% down payment, a \$167,900 home financed for 30 years at 12.5% would require payments of about \$1440 a month and an annual income of \$41,840. According to this simplistic analysis, which considers only income and not assets, a majority of Millbrae's households could not afford the median valued home for sale. On the other hand, most of Millbrae's households could afford the median valued rental.

## Governmental Constraints

### 1. Land Use Regulations

Millbrae's land use regulations, by Peninsula standards, are not unduly restrictive. Single family lot minimum size is 5000 sq.ft. and typical apartment density is 43 units per acre. In fact, there is some local concern that apartment density is too high, particularly with only one parking space per unit required. In addition, the zoning districts are cumulative which allows residential as a conditional use in commercial districts.

There are a few factors, however, that may discourage or increase the cost of residential development. These are described below:

- . Some of the few remaining potential housing sites contain physical problems that could be resolved more easily through the use of flexible zoning regulations. Millbrae's zoning ordinance does permit a planned development; however, the procedure is so time consuming, cumbersome and with uncertain outcome that it is rarely used. The procedures could be simplified to encourage innovative, economical design.
- . Although residential use is allowed in the commercial district, it is not practical to develop due to the garden apartment standards that are required but are impractical in commercial areas. Mixed commercial /residential uses could be encouraged by relaxing the standards either to R-3 or a more subjective standard.
- . The City has recently amended its zoning regulations to facilitate housing for elderly which, under certain circumstances, could allow smaller units, less parking and correspondingly higher densities than conventional apartments. It would be appropriate to develop and consider special regulations for housing for elderly people.
- . Millbrae has not adopted regulations regarding the placement of factory-built housing on foundations on residential lots.

## 2. Building Code

Millbrae uses the 1979 Uniform Building Code (UBC) which sets minimum standards for residential and all other structures. The standards may add material and labor costs but are felt to be necessary minimums for the safety of those occupying the structures. Modification of the code in order to reduce the cost of housing would not be appropriate if it reduced safety or impacted adversely on neighboring properties.

The City does enforce energy conservation standards enacted by the State. The standards may increase initial construction costs but over time will result in reduced energy costs.

## 3. Environmental Requirements

Environmental protection requirements, including protection of endangered species, may add time to the development process and additional cost for large projects, where it is necessary to evaluate the effects of the project and mitigate effects which are adverse. Millbrae follows the procedures set forth in the California Environmental Quality Act (CEQA) and Guidelines. Fees charged for CEQA processing barely cover costs involved.



In general, sites with significant environmental problems are not recommended for consideration for affordable housing. Sites on the upper slopes of Millbrae that may be available for housing would be more expensive to develop due to known geotechnical problems.

#### 4. Dedications and Fees

Local fees add to the cost of development: however, particularly after Proposition 13, Cities are concerned with the need to recover processing costs. Millbrae's fees that may relate to housing are \$500 for Planned Development, \$100 for a Use Permit, \$75 for a Variance \$200 for rezoning and \$50 for environmental assessment. These fees are token amounts that do not cover processing.

Subdivision processing fees also are reasonable, in the range of \$100 to \$300. However, park and recreation fees average about \$6,500 per dwelling unit. This fee is based upon a formula that requires dedication of two acres of land per thousand dwelling units, or equivalent dollar amount, based upon fair market value of the land. Other fees such as for curb cuts, street opening, and utility connections usually are under \$100.

#### 5. School Capacity

Millbrae School District has experienced declining enrollment, typical of other maturing communities in San Mateo County. School age population was 24% of City population in 1970 but in 1980 it dropped to 17%. The District has sold one surplus site and is considering disposing of other surplus portions of their property. School capacity is not a constraint to the development of housing. In fact, portions of school property may be considered as sites for housing.

#### 6. Growth Rate Limitation

According to State Law, a local growth limitation ordinance may have an impact on the supply of residential units in surrounding jurisdictions as well as the one with the limitation. Such an ordinance must be supported by findings that increased population would provide a substantial threat to public safety. Millbrae's policies do not include any growth rate limitation. The basic limitation to growth in Millbrae is the lack of land for development.

#### 7. Service and Capacity Constraints

By the end of the century, Millbrae is expected to experience a 5% decrease in population, a 3% increase in housing units and about a 4% increase in local employment. This nominal change is within the capacity of the local infrastructure and service capability.

## 8. Processing

Processing time for housing approvals is relatively short. Subdivisions and rezonings take about 3 months, building permit applications are processed in a matter of days for 1-3 units and about three weeks for larger developments. Use Permit and Variance applications usually are processed within the minimum time constraints of State law where public hearings are required.

## 9. Off-site Improvements

Off-site improvements are generally not required unless there is a need to upgrade a facility, such as a storm drain or sewer line, in direct relationship to the impact of the development.

### Removing Governmental Constraints.

As previously discussed, Millbrae has few constraints to the development of housing that are capable of being removed by the City. However, there are actions that can be taken by the City. The particular actions to be taken are outlined in the section of this report containing Goals, Policies and Implementation.

## V LANDS SUITABLE FOR RESIDENTIAL DEVELOPMENT

One of the primary features of the housing element is the identification of lands suitable for residential development. This identification should include review of vacant sites and sites that potentially could be reused for a different or more intense residential use. Also to be reviewed are the relationships of the sites to zoning, public facilities and services. State law requires that local governments zone sufficient vacant land for residential use at standards and densities appropriate to meet housing needs of all economic segments, as identified in the general plan.

The following sites have been identified as having potential for housing development during the 1985-1990 planning period:

1. Center Street, NW'ly corner of San Anselmo. Site is about 9,250 sq.ft. General Plan designation is Service and Highway Related; zoning is R-3. Portion of the site is subject to flooding. The site is occupied by an old dwelling, possibly of historic value. The R-3 zoning would support up to nine units.
2. Millbrae Avenue, S'ly side, between Magnolia and El Camino Real. Site area is about one acre. General Plan designation is Commercial and High Density Residential; zoning is C-1-H and R-3. Residential use would require General Plan amendment and Use Permit or rezoning. R-3 zoning would support up to 40 units. The property was owned by the City of Millbrae and was sold with the understanding that a restaurant would be built on the easterly portion with parking under apartments on the westerly portion. Project approval is pending.
3. Portion of Mills High School on Murchison Drive. Zoning is R-3. Office and commercial uses are across the street in Burlingame; apartments are adjacent to the east on Magnolia. The 72,000 sq.ft. area of the site to be developed could support 72 units. A portion of the units could be affordable to moderate income households.
4. Chadbourne School site, bounded by Magnolia, Millbrae, Lewis and Chadbourne. Zoning is R-3 which, on the approximately 84,000 sq.ft. site, would support 84 units. The site has potential for affordable housing for low income elderly and/or moderate income households. Zoning for elderly persons would allow 158 units.
5. Monterey Street. A 100,000 sq.ft. strip along the railroad tracks, about 1400' long and ranging from 60' to 100' in depth. Zoning is C-2, R-2 and R-1. Development of residential use would require sound attenuation in order to mitigate the railroad noise.



Aircraft noise at this location also is a concern. The site would require creative design to be suitable for housing but could be considered.

6. Vallejo Drive. The City owns 2 small residual parcels adjacent to Junipero Serra Freeway, zoned R-2. Property is adjacent to private property and could be used to improve the inadequate access to that property. Property across Vallejo Drive is Zoned and developed R-G. Total area of the 2 City parcels is about 15,000 sq.ft.
7. Site on Broadway, north of Meadow Glen Avenue. Zoning is C-1. Site area is about 12,000 sq.ft. There is interest in developing the property with housing for elder persons, in which case about 24 units could be developed.
8. Site on Magnolia Avenue at Ludeman (Greenhills Retirement Center). Zoning is R-1. Site area is about 60,000 sq.ft. A project for elderly community care is being developed on the property with the help of County of San Mateo bond funds and landbanking program. Of the 144 units, 72 will be market rate community care facilities; 72 will be apartments. Of the apartments, 29 will be for low income persons, 29 moderate and the remaining 14 will be for above moderate income persons.

## VI ENERGY CONSERVATION

Energy costs are an increasingly significant portion of housing costs. Effective energy conservation systems can assure that capital and carrying costs of energy saving techniques and devices do not exceed energy savings, thus making a house less affordable. There are several potentially cost-effective residential energy saving programs. These programs include:

1. The Residential Conservation Service (RCS) program which requires major utilities to provide free energy audits for residential buildings and to assist with arranging for installation and financing of conservation measures.
2. Utility financing programs which provide low or no interest loans for homeowners who install conservation and solar equipment and offer rebates for the installation of solar collectors.
3. State residential building standards which establish energy performance criteria for new residential buildings ( Title 24 of the California Administrative Code, effective July, 1982).
4. State and federal appliance standards which require manufacturers to produce and sell energy consuming appliances according to specified performance criteria.

By encouraging more energy efficiency in Millbrae, The City government can benefit residents. A portion of energy payments that go to producers, processors and distributors of oil and gas can be reallocated to local jobs and income to local firms which provide conservation services and materials.

New residential construction must abide by the new Title 24 energy conservation standards. The City's zoning and subdivision ordinances could be amended to encourage solar energy systems and other natural heating and cooling opportunities. These and other conservation ideas are discussed in detail in the Local Energy Planning Handbook.

Energy Conservation should be a priority in the conservation of housing as well as in new development. Weatherization of older housing can reduce costs for heating and cooling. Pacific Gas and Electric Company offers zero and low interest loan programs to insulate homes and to install other energy conservation measures. The City can help

residents become aware of this program and can adopt guidelines for new development. The following energy conserving measures are recommended for consideration:

1. Participation in the Residential Conservation Service (RCS) program.
2. Establishing a program of public education to provide information on energy conservation and related issues.

The North Peninsula Neighborhood Service Center performs home insulation and minor repair service through the PG&E Zero Interest Program (ZIP).



## VII MEETING HOUSING NEEDS

The housing element must include an action program defining what the city intends to do to implement the policies and achieve the goals and objectives of the element. State law requires a five year schedule of actions which:

1. Identifies adequate sites which will be made available through appropriate zoning and development standards, and with public services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels, including rental housing, factory-built housing and mobilehomes, in order to meet the community's housing goals.
2. Assists in the development of adequate housing to meet the needs of low and moderate income households.
3. Addresses and, where appropriate and legally possible, removes governmental constraints to the maintenance, improvement and development of housing.
4. Conserves and improves the condition of the existing affordable housing stock.
5. Promotes housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin or color.

There is an array of potential actions and programs that the City may find useful in achieving its housing goals. Some involve utilization of federal and state financing and subsidy programs; others rely on local powers to consent to or create affordable housing through code enforcement, zoning, and development processing.

The choice as to the use of any of these potential actions or programs depends on the circumstances prevailing at a given time. As a general rule, the measures chosen should be the least coercive or disruptive, consistent with the objectives to be met. Among the considerations in selecting a particular program or course of action are: availability of funding; neighborhood and community impact; administrative complexity; and the ratio between effort and effectiveness.

The principal actions and programs relevant to implementation of Millbrae's housing goals and policies are described in Appendix B. Not all of these have been utilized in the Goals, Policies and Implementation set forth in Chapter VIII.

## VIII GOALS, POLICIES AND IMPLEMENTATION 1985-1990

### GOAL A: CONSERVE AND IMPROVE EXISTING HOUSING

**Policy 1:** Protect the character of existing residential neighborhoods.

**Objective:** Stable, safe and attractive neighborhoods.

**Implementation:** In residential neighborhoods continue the maintenance and enhancement of public facilities such as streets, water supply, and drainage by allocations from the general fund, gas tax revenues, Block Grant funds and, where appropriate, through assessment districts, or as conditions of development.

**Funding Source:** Varied federal, State, local and private.

**Time Frame:** Ongoing

**Responsibility:** Planning, Public Works, City Administrator.

**Policy 2:** Promote maintenance and rehabilitation of structures in poor condition.

**Objective:** Maintain existing affordable housing; upgrade 5 units per year, total 25 units.

**Implementation:** Within current staffing limits, establish a program of recording structures that appear to be declining in condition, offer inspection services, advertise and promote programs that will assist in funding needed work.

**Funding Source:** City funds, State and County HCD programs.

**Time Frame:** Ongoing.

**Responsibility:** Planning, Public Works, Building.

**Policy 3:** Upgrading units lacking adequate kitchen and plumbing facilities.

**Objective:** Improvement of 25 units to current health and safety standards (average 5 units per year).

**Implementation:** Identify substandard units and require property owners to make necessary improvements. Responsibility will be with the Planning and Building Departments. Applicable programs included in the Appendix will be utilized.

**Funding Source:** Property owners, State and County programs.

**Time Frame:** 1990

**Responsibility:** Planning, Building.

**Policy 4:** Conserve rental housing stock by preventing excessive condominium conversions.

**Objective:** Retain rentals in order to avoid depleting the already inadequate number of rental units.

**Implementation:** Continue the existing controls on conversions of rental units to condominiums.

**Funding Source:** City funds.

**Time Frame:** Ongoing.

**Responsibility:** Planning

#### **GOAL B: MEET THE CITY'S PROJECTED HOUSING NEED.**

**Policy 1:** Work toward an improved balance of housing type, tenure and affordability by encouraging development of the sites listed below to serve the income levels indicated.

**Objective:** Stimulate development of at least 391 units by 1990.

**Implementation:** Encourage housing development, including a below-market allocation, at the following sites:

- a. Center/San Anselmo; 9 moderate income rental units.
- b. Millbrae/Magnolia; 40 units, including 5 low income, 10 moderate and 25 above moderate.
- c. Mills High; 72 units, including 15 moderate and 54 above moderate.
- d. Chadbourn School; 158 units of elderly housing, including 10 low, 30 moderate and 118 above moderate.
- e. Monterey Street; requires design and environmental analysis to determine potential.
- f. Vallejo Drive; encourage moderate income rental units as condition of sale.
- g. Broadway/Meadow Glen; 40 units of elderly housing, including 5 units of low income, 5 units moderate income and 30 above moderate.



- h. Greenhills Retirement Center; 144 rental units of elderly housing, including 29 units for low income, 29 units for moderate income and 14 for above moderate. The 72 units of community care are above moderate.

**TOTAL POTENTIAL UNITS: 386+**

**Funding Source:** City funds. application fees.

**Time Frame:** 1985-1995

**Responsibility:** Planning

**Policy 2:** Review the Stabilization Area as a potential area for developing small rental units.

**Objective:** To identify potential sites for about 50 small units.

**Implementation:** Survey R-2 areas to determine which parcels would be appropriate for additional development without affecting existing neighborhood character. Use results of survey to supplement list of available sites.

**Funding Source:** City funds, application fees.

**Time Frame:** 1985-1990.

**Responsibility:** Planning.

**Policy 3:** Permit construction of mixed commercial/residential.

**Objective:** Permit the development of 25 small residential units.

**Implementation:**

a. Simplify PD regulations and Residential requirements in Commercial Districts.

b. Adopt regulations to facilitate development of elderly housing.

**Funding Source:** City funds, application fees.

**Time Frame:** 1986 for zoning revision; development to year 2000.

**Responsibility:** Planning.

**Policy 4:** Encourage affordable housing designed for elderly persons.

**Objective:** Develop 80 units of elderly housing, in addition to Greenhills Retirement Center.

**Implementation:** Revise zoning regulations to permit subjective review (Use Permit) of proposals to develop housing designed specifically for elderly persons.

**Funding Source:** City funds, application fees.

**Time Frame:** 1985 for zoning revision; development to year 2000.

**Responsibility:** Planning.

**Policy 5:** Utilize available programs to achieve affordable housing.

**Objective:** Provide opportunities for 80 low and moderate income families to rent or purchase housing.

**Implementation:** Encourage landlords, tenants and developers to participate in the Housing Authority Section 8 Rent Subsidy Program; encourage developers and potential buyers to participate in the County reduced home mortgage program and in available Federal and State assistance programs. Maintain descriptions of current programs and contacts in the Planning office to hand out to interested persons.

**Funding Source:** Federal, State and County assistance programs.

**Time Frame:** Ongoing.

**Responsibility:** Planning.

**GOAL C: REDUCE RESIDENTIAL ENERGY USE TO CONSERVE ENERGY AND HELP REDUCE HOUSING COSTS.**

**Policy 1:** Promote the use of energy conservation in residential construction.

**Objective:** Incorporate energy conservation in all new residential construction.

**Implementation:** Apply Title 24 energy conservation requirements; where possible in planned developments, require structural and landscaping design to make use of natural heating and cooling.

**Funding Source:** City funds, development fees.

**Time Frame:** Ongoing.

**Responsibility:** Planning, Building.

**Policy 2:** Encourage energy conservation measures in rehabilitation projects.

**Objective:** Community awareness of conservation benefits; weatherization of 100 units by 1995.

**Implementation:** Publicize energy conservation programs and weatherization services that are available to provide subsidized or at cost inspection and corrective action.

**Funding Source:** PG&E, North Peninsula Neighborhood Service Center and State and Federal grants.

**Time Frame:** Ongoing.

**Responsibility:** Planning, Building.

**GOAL D: SAFE, SANITARY AND AFFORDABLE DWELLING FOR EVERY MILLBRAE RESIDENT WITHOUT REGARD TO AGE, RACE, SEX, MARITAL STATUS, ETHNIC BACKGROUND OR OTHER ARBITRARY FACTORS.**

**Policy 1:** Promote equal housing opportunities for all Millbrae residents.

**Objective:** Public awareness of anti-discrimination laws and policies.

**Implementation:** Through informational handouts, inform the public of equal housing laws and of recourse available in case of violation.

**Funding Source:** City funds; literature from other public agencies.

**Time Frame:** Ongoing.

**Responsibility:** Planning, City Administrator.



## SUMMARY OF POLICY EFFECTIVENESS

### Goal    Policy

- A-----1.-----General policy to promote conservation of housing.
- A-----2.-----Objective is to upgrade 5 units per year.
- A-----3.-----Objective is to upgrade 5 units per year.
- A-----4.-----Objective is to retain existing rental housing.
- B-----1.-----Objective is to develop zero very low; 39 low; 75 moderate and 277 above moderate housing units; plus 72 market rate community care units.
- B-----2.-----Objective is to encourage development of about 50 small rental units.
- B-----3.-----Objective is to encourage development of about 25 small rental units.
- B-----4.-----Objective is to encourage development of 80 units of elderly housing.
- B-----5.-----Objective is to increase housing affordability for 80 households.
- C-----1.-----Objective is to decrease energy costs through conservation.
- C-----2.-----Objective is to weatherize 100 units by 1995.
- D-----1.-----Objective is to achieve general awareness of anti-discrimination in housing.

### Objectives Related To Units Needed

	Very Low/*/	Low	Moderate	Above Moderate
Objectives	0	49	105	237
1985 Need	51	42	37	43

/\*/ The 51 Very Low income units are not within the present capability of the City. Federal and/or State assistance will be required to meet that portion of the City's housing need. However, through the Planning Department, the City will be alert to opportunities to encourage low-income housing.

## APPENDIX A CONTENTS

	Page
Age Distribution	A-1
Households	A-1
Household Growth	A-2
Households By Size	A-2
Marital Status	A-2
Family Type	A-3
Families	A-3
Living Arrangements	A-4
Women With Children	A-4
Employment Status	A-5
Occupation	A-5
Education	A-6
Income	A-6
Households By Income Levels	A-6
Poverty Status	A-7
Poverty Status By Dwelling Type	A-8
Housing Type	A-8
Occupancy By Population	A-8
Occupancy By Household Type	A-8
Owner-occupied Non-condo Housing By Value	A-9
Vacancy Rates	A-9
Housing Programs	B-1
Program Contacts	C-1

Age Distribution

Age	1970	% of Total	1980	% of Total
0 - 4	1136	5.5	876	4.3
5 - 13	3256	15.7	2064	10.3
14 - 17	1730	8.3	1421	7.1
18 - 20	991	4.7	1041	5.2
21 - 34	3369	16.2	3680	18.3
35 - 44	2693	13.0	2511	12.5
45 - 64	5943	28.6	5835	29.1
65 +	1656	8.0	2630	13.1
Total	<u>20,774</u>	<u>100.0</u>	<u>20,058</u>	<u>100.0</u>
Median Age		34.5		38.8

Millbrae Households

	1970	1980	1990	2000
Number Of Households	6826	7582	7720	7810
Household Population		19,830	19,200	18,700
Average Household Size (Millbrae)	3.01	2.62	2.49	2.39
Average Household Size (County)	2.97	2.53	2.42	2.29



### Household Growth

	1970	1980	1990	2000	70-80	80-90	80-20
Millbrae	6826	7582	7720	7810	+11%	+2%	+3%
County	190,640	225,201	244,000	269,400	+18%	+8%	+20%
Region	1,438,800	1,971,000	2,239,000	2,522,000	+37%	+14%	+28%

### Households By Size (1980)

Persons Per Household	Number Of Households	Percentage Of Total
1	1478	19%
2	2850	38%
3	1409	19%
4	1141	15%
5	472	6%
6	232	3%
	7582	100%

### Marital Status (1980)

Status	Total	Percentage	Male	Female
Single	4009	23.9	2070	1939
Married (Not Separated)	10,091	60.0	5054	5037
Separated	231	1.4	100	131
Widowed	1304	7.7	202	1102
Divorced	1176	7.0	426	750
Total Persons Aged 15+	16,811	100.0%	7852	8959

Family Type By Presence Of Children (1980)

Families	5777
With Own Children Under 18	2419
Number Of Own Children Under 18	4137
Married Couple Families	4896
With Own Children Under 18	1961
Number Of Own Children Under 18	3475
Female Householder, No Husband Present	687
With Own Children Under 18	391
Number Of Own Children Under 18	569

Families

	1970	1980
All Families	3400	5777
Husband And Wife Families	2939	4896

Living Arrangements

	Total	Percent
One Person Household	1478	19.5
Married couple Family	4896	64.6
With Children Under 18	(2030)	
Single-headed Household	881	11.6
With Children Under 18	(497)	
Other Household Types	327	4.3
With Children Under 18	(25)	
Total Households	<u>7582</u>	<u>100.0</u>

Women With Children

Females Age 16+	8780
With Children Under 6	693
In Labor Force	303
With Children 6-17 Only	1670
In Labor Force	1098
Married 16+ With Husband Present	4968
In Labor Force	2569
With Children Under 6	604
In Labor Force	231
With Children 6-17 Only	1352
In Labor Force	824

Employment Status

	1980	Percent
Males, 16+	7,335	100
In Civilian Labor Force	6,079	83
Employed	5,956	98
Unemployed	123	2
Females, 16+	8,123	100
In Civilian Labor Force	3,624	45
Employed	3,437	95
Unemployed	187	5

### Occupation

	1970	Percent	1980	Percent
Employed, 16+	9,393	100	10,694	100
"White Collar"	6,405	68	7,214	67
"Blue Collar"	2,152	23	2,338	22
Service	816		1,055	10
Farming, Forestry, Fishing	20	-	87	1

### Education

Years Of School Completed	1970	Percent	1980	Percent
Total Population, 25+	12,582	100	13,434	100
Less Than 4 Years High School	3,181	25	2,450	18
4 Years High School	5,139	41	4,992	37
1-3 Years College	2,469	20	3,268	25
4+ Years College	1,793	14	2,724	20
Percent High School Graduates		75		82

### Income

	1969	1979
Median Family Income	\$15,059	\$30,490
In 1979 dollars	24,800	30,490
Median Household Income	N/A	26,209
Per Capita Income	N/A	10,929
Families Below Poverty Status Level	134	187
Persons Below Poverty Status Level	N/A	842

N.B. 1979 Median Regional Income=\$20,607



Households By Income Levels (1980)

	Very Low up to \$10,304	Low \$10,305- 16,486	Moderate \$16,487- 24,728	Above Moderate Above \$24,728	Total
Total	1,137	1,062	1,365	4018	7582
Percent	15%	14%	18%	53%	100%
% of County	17%	16%	21%	46%	100%
% of Region	23%	16%	21%	40%	100%

Poverty Status (1980)

	Number	Percent
Families	187	3.2%
Female, No, Husband Present	56	
With Children Under 18	48	
With Children Under 6	20	
Age 65+	31	
Unrelated Individuals	287	12.3%
Worked In 1979	122	
Age 65+	55	
Persons Of Poverty Status	842	4.2%
Age 60+	156	
Age 65+	107	
Income Below 125% Of Poverty Level		
Families	250	
Female-headed Households	85	
Unrelated Individuals	413	
Persons	1155	
Age 65+	228	

N.B. Poverty Status=1 person up to \$3683/year  
                    2 persons up to \$4723/year  
            Family of 4 (2 children under 18) up to \$7356/year

1979 Poverty Status By Dwelling Type

	Owner-occupied	Renter-occupied
Units	178	191
Percent Below Poverty Status	3.5	7.8
Complete Plumbing	172	185
1.01 Or More Persons/room	-	19
Lacking Complete Plumbing	-	6
1.01 Or More Persons/room	-	-

Housing Type

Type	Units	Percent Of Total
Single-family	5920	76%
Multi-family	1843	24%
2-9 units	(991)	(13%)
10 or more	(852)	(11%)
Mobile Homes	6	-
Total	7769	100%

Occupancy By Population

Persons In Households	Owner-occupants	%	Renters	%
19,830	14,718	74%	5,112	26%

Occupancy By Household Type

Type	Units	Percent
Owner-occupied	5,130	68%
Renter-occupied	2,452	32%

Owner-occupied Non-condominium Housing By Value

Less than \$10,000	3
\$10,000 to \$14,999	4
15,000 to 19,999	10
20,000 to 24,999	9
25,000 to 29,999	7
30,000 to 34,999	5
35,000 to 39,999	8
40,000 to 49,999	17
50,000 to 79,999	211
80,000 to 99,999	455
100,000 to 149,999	1,490
150,000 to 199,999	1,332
200,000 or More	1,024

Median Value \$152,600

Vacancy Rates

	Units	Percent
Total Units	7,769	100%
Occupied	7,582	97.6%
Owner-occupied	5,130	(66.0%)
Renter-occupied	2,452	(31.6%)
Vacant	187	2.4%
For Sale	52	0.6%
For Rent	79	1.0%
Other Vacant	56	0.7%





## APPENDIX B HOUSING PROGRAMS

### ASSISTING IN THE DEVELOPMENT OF AFFORDABLE HOUSING

#### 1. Inclusionary Zoning

Through a regulatory process known as inclusionary zoning, the City may require that a percentage of new housing units be affordable to low and/or moderate income households. Inclusionary zoning usually is applied to multi-family projects. The regulation also could be designed to produce rental units by requiring that new housing projects include a certain percentage of rental units; or a density bonus could be given to rental projects.

#### 2. Density Bonus

A density bonus would allow more units to be constructed on a site than otherwise would be allowed by the zoning, provided that a percentage of the units were affordable to low and/or moderate income households. By law a local government must grant a density bonus or other development incentive of equivalent economic value to developers who agree to allocate at least 25% of their units for low and moderate income households, or at least 10% for low income households. A density bonus would permit up to 25% more units and only pertains to projects of 5 or more units. For example, Millbrae's R-3 District allows 43 units on a one acre site. With a 25% density bonus, 10 additional units could be constructed but all ten would have to be retained for moderate income families. Assurances would have to be provided by the developer in the form of deed restrictions or agreement to assure that the extra units remain affordable.

#### 3. No Frills Units

Millbrae's household size is projected to continue to decrease and the elderly population is expected to increase as a percentage of the total. This points out the growing need for smaller, more affordable housing units with one or no bedrooms. Small units which are less expensive to construct, heat and maintain are more affordable to buyers and renters.

The City could encourage development of small units by offering density bonuses and by requiring fewer on-site amenities than otherwise would be required.. For example housing designed to be occupied by elderly residents need not have as much parking as is normally required since elderly residents statistically have fewer cars.

Other features such as landscaping, recreation and built-ins also could be reduced. Construction of a few small units could expand housing opportunities at lower cost without significantly altering community character.

#### **4. No Density Limit**

Another approach to increasing the affordability of housing would be to remove density restrictions on certain sites. Development standards such as height, setback and coverage could remain in order to preserve community character. However, the number of units on the site would depend upon their size and design and on the ability to handle parking. This approach might be effective in encouraging rental units and housing for elder persons.

#### **5. Accessory Living Units**

Millbrae's average household is 2.62 persons. About 57% of the households consist of one or two persons. The median owner-occupied dwelling unit has 6.2 rooms. This points out that there are homes in Millbrae that could, and probably in the past did, house more people.

Under controlled conditions, such as no, or limited exterior alterations, satisfying parking needs and owner-occupancy of one unit, it would be possible to permit a few accessory living units without affecting neighborhood character.

#### **6. Community Developed Housing.**

The most direct form of housing assistance would be to develop, own and operate housing for low and moderate income households. For a variety of reasons, public housing has received a bad name.

Article 34 Of the State Constitution prohibits a city from constructing housing projects without a two-thirds vote of the local electorate. Some federal money (CDBG funds, Urban Development Action Grants, Neighborhood Development Demonstration Programs) is available to assist in the development of low income housing. The California Housing Finance Agency (CHFA ) also finances construction of lower income multi-family projects.

#### **7. Cooperative Housing**

Community or resident cooperatives are sometimes formed to create affordable housing. Community Development Corporations (CDC's), non-profit corporations directed by local residents, can construct housing as a joint venture between the city and private sector. Projects in Palo Alto and Santa Barbara have been constructed through a Community Development Corporation using CDBG, Section 366 and CHFA funds.

A housing co-op can be formed by a group of tenants who decide to pool their capital to buy their building or group of homes. Members purchase shares in the co-op (a non-profit corporation) and receive a proportionate share or proportional dividends.

In a limited equity co-op, shares have limited value appreciation in order to keep shares affordable to low and moderate income persons. Members receive the benefits of home ownership, and can control the management of the housing.

The State Cooperative Housing Assistance office assists local governments and private groups with all aspects of cooperative housing development including project feasibility in financing, organization, legal issues, management and board training.

### **8. Municipal Bonds**

The City can issue municipal bonds to help create affordable housing opportunities by financing mortgages, establishing a revolving loan fund (below market rate loans to developments of affordable housing and lower income households), and for any other kind of housing assistance program. Assessment district bonds can also be used to finance municipal improvements such as streets and service systems to improve neighborhoods.

### **9. Use of Surplus Lands/Landbanking**

Occasionally lands owned by Federal, State, County, City or special districts (schools, other city services) become available for purchase at below market costs. The site may either be vacant or its use obsolete, such as a closed school or abandoned service facility. The City may be able to purchase the site and offer it to developers at below market cost in exchange for assurances to provide affordable housing.

The State Surplus Lands Program reviews federal, state and local government land inventories and announcements for sites which have low and moderate income housing development potential. Local governments and developers are notified of available sites and assisted with site acquisition and development planning.

### State and Federal Housing Assistance Programs

### **10. Development Assistance**

#### **a. State Community Development Block Grant Program**

Community Development Block Grant (CDBG) funds are available from the Federal Department of Housing and Urban Development (HUD) to develop



"viable urban communities by providing decent housing and suitable living environment and expanding economic opportunities, principally for persons of low and moderate income". Funds can be used to acquire land or improve sites for the development of affordable housing.

The CDBG program is administered by the State Department of Housing and Community Development. Each year cities and counties may compete for a share of the available funds (approximately \$27 million for 1984). Loan request must include development plans for a specific site.

b. State Rental Housing Construction Program

The Rental Housing Construction Program provides funds, through local agencies or the California Housing Finance Agency (CHFA) for the development of new rentals units by private, non-profit or public agency sponsors. Not less than 30 percent of the units in each rental development assisted under the program are to be made available to low and very low income households. The remaining units may be made available to moderate income market rate households. An allocation of \$75.5 million has been appropriated to this fund

c. State Rural and Urban Predevelopment Loan Funds

The program provides low interest loans (currently at 7 percent) to local government agencies, non-profit organizations and cooperative housing corporations for the preliminary costs of developing assisted housing for low income families and elderly or handicapped persons. Authorized costs include site acquisition and preparation, architectural, engineering, legal, permit and application fees, and bonding expenses. Loans are not available for construction financing or administrative costs.

d. Rental Housing Rehabilitation and Development Program

This new federal program (under Section 17 of the U.S. Housing Act) provides development grants for new construction and substantial rehabilitation of rentals or equity cooperative housing. State and local governments may apply for capital grants, loans, interest reduction payment or other comparable assistance.

e. Urban Development Action Grants/Neighborhood Development Demonstration

The UDAG program, administered by HUD, grants up to \$50,000 per year to neighborhood development organizations for neighborhood improvement projects, including development or rehabilitation of housing.

## **11. Technical Assistance/Advisory Services**

### **a. Construction Technical Assistance Office**

This statewide technical assistance program provides a variety of assistance and research to local governmental agencies, private organizations, and individuals in the fields of housing development, housing management, finance, rental and homeownership assistance, community development.

### **b. Housing Development Technical Assistance**

This program was designed to work in conjunction with the Housing Predevelopment Loan Funds.

### **c. California Housing Advisory Service (CHAS)**

CHAS provides grants to local government agencies and community organizations to establish local housing advisory services that assist individuals and groups with the self-help construction or rehabilitation of housing.

### **d. Technical Assistance for Mobilehome Park Conversions**

Technical assistance is available to residents of mobilehome parks who wish to purchase the parks in which they live.

## **12. Home Ownership Assistance**

### **a. Homeownership Assistance Program**

This program provides up to 49 percent of the purchase price of a dwelling unit in the form of mortgage participation with an institutional lender, to enable eligible households to purchase housing which they would otherwise be unable to acquire. Upon sale of the unit, the State will share in the sale proceeds in an amount proportionate to its original investment. HCD may assist renters to purchase their units who otherwise would be displaced by condominium conversions; mobilehome park residents to purchase their spaces if the park is to be converted to a cooperative ; or non-profit corporations to develop or purchase mobilehome parks.

### **b. Home Ownership Assistance, Section 135 (HUD)**

A recent amendment to the U.S. Housing Act of 1937 provides assistance to low income households in purchasing a home. Subsidy contracts are set for ten years. Two and three family structures are eligible if the owner agrees to rent to families with income below the area's median.

### c. Reduced Mortgage Assistance

San Mateo County offers below market rate home mortgages to qualified first time home buyers for purchasing units built by developers who participate in the program. By coordinating with San Mateo County, Millbrae may be able to facilitate the development of low and moderate income housing.

### d. Home Equity Conversion

The San Mateo County Legal Aid Society and the County's Department of Housing and Community Development cooperatively established the Reverse Annuity Mortgage Program (RAM) to enable elderly homeowners to use the equity on their home for needed money. Participants can obtain a loan which is dispersed on a monthly basis, as needed for a fixed period, when the loan is due. To qualify, loan recipients must be 62 years or older, must own their own dwelling with little or no mortgage balance, modest assets, and low or moderate income. Applicants should contact County HCD.

## 13. Rental Assistance

### a. Section 8 Subsidies

Rents for low and moderate income residents can be reduced through the Section 8 Subsidy Program, funded by the U.S. Dept. of Housing and Urban Development (HUD). HUD pays the difference between what a lower income household can afford (no more than 30 percent of adjusted income) and the fair market rent for an apartment. Households which qualify as very low or low income, disabled, or elderly (over 65 years) are eligible for rent subsidy. In 1985, the maximum annual incomes per household to qualify for Section 8 assistance are:

1 person	- \$11,800
2 persons	- \$13,500
3 persons	- \$15,200
4 persons	- \$16,900
5 Persons	- \$18,200

## CONSERVING AND IMPROVING AFFORDABLE HOUSING

Various programs and funds are available to aid homeowners in rehabilitating their homes and rental units. These are:

### 1. San Mateo County Housing Rehabilitation Program

The County Board of Supervisors administers Community Development Block Grant funds from HUD's Housing Rehabilitation Program for



housing rehabilitation. The program is targeted for households that earn less than 80 percent of the County median income. Assistance is also available for those earning not more than 120 percent of the County median income. Individuals can apply to the County for low interest or deferred payment loans for home improvements and repairs. The interest rate varies from 5 to 8 percent, based on the participant's income and ability to pay. The County HCD staff will meet with the applicant to determine which of several programs best suits their needs, will inspect the dwelling to estimate rehabilitation costs, and will assist in selecting a contractor and final inspection of the project. However, current County regulations restrict this program in Millbrae to that area lying east of El Camino Real.

The County also offers rehabilitation assistance to single use commercial structures and mixed residential commercial uses. A fund pool of \$325,000 is available for loans at below market rate interest (currently 11.58 percent).

Each year County rehabilitation funds are equitably allocated to each participating jurisdiction. If not used in that area, funds are distributed countywide on a first come first serve basis. The City could facilitate greater participation in the program by advertising and by encouraging participation.

## **2. State Rehabilitation Assistance Program**

The State administers several programs to assist lower income households. These programs include:

- a. Deferred payment Rehabilitation Loan Program, which provides funds for deferred payment loans to rehabilitate housing occupied by low and moderate income homeowners and renters.
- b. Special User Housing Rehabilitation Program, which provides deferred payment loans for acquisition and/or rehabilitation of rental housing for low income persons. The program has two components: one to subsidize acquisition or rehabilitation of apartments and group homes for the elderly and handicapped; and the second to help preserve residential hotels.
- c. Local Government Rehabilitation Assistance Program, offers technical assistance or training services for cities, counties and nonprofit corporations that operate or plan housing rehabilitation.
- d. California Housing Finance Agency Homeownership and Multi-Loan program, which works with private lenders to finance construction or substantial rehabilitation of lower income multi-family projects.



- e. State Seismic Safety Rehabilitation Loan Program. Some buildings built prior to the adoption of the Uniform Building Code were constructed with unreinforced masonry and are subject to seismic hazards, and are considered substandard. Section 19161 of the State Health and Safety Code established this program which authorizes cities and counties to provide money through the sale of bonds for structural rehabilitation of seismically hazardous residential and commercial buildings.

### **3. Federal Programs**

The Rental Housing Rehabilitation and Development Program provides entitlement grants to states and local governments for moderate rehabilitation of rental housing. The program also provides development grants for substantial rehabilitation of rentals.

The Section 312 Rehabilitation Loan Program was to have expired in 1984 but may have been extended.

### **Programs To Preserve Rental Housing**

#### **1. Condominium Conversion Control**

There may be positive as well as negative results from the conversion of apartments from renter occupied to owner occupied units. On one hand , conversion to condominiums allows ownership opportunities that otherwise may not exist. On the other hand, the conversion may displace a group of people that do not have the resources or the desire to seek home ownership.

Millbrae has been controlling conversions in order to retain rental stock and to avoid exploitation of a limited housing resource in the sense that unregulated conversions drive up the cost of housing without adding anything in return.

### **PROMOTING HOUSING OPPORTUNITIES FOR ALL PERSONS**

The City can help foster the observance of state and federal laws promoting equal housing opportunities for persons of any race, religion, sex, age, marital status, national origin and color.

#### **1. Anti-Discrimination Legislation**

Federal and State housing laws prohibit discrimination based on race, color, religion, national origin or sex. In addition, California law prohibits discrimination based on marital status, physical handicap or a family member being a child.

## 2. Tenant Protection

State law requires landlords to provide written notice to tenants prior to the termination of their tenancy. For an extended lease, the tenant may stay in the residence for the period of time specified in the lease and the rent cannot be raised unless provided for in the lease. For a month to month rental agreement, the landlord must give the tenant a 30 day written notice to vacate the premises. The landlord does not have to state the reason (Section 1946, Calif. Civil Code) . In addition, unless regulated by local ordinance, the rent may be increased any amount as long as written notice is given. The notice period must be as long as the period between payments but not less than 30 days (Section 827, Calif. Civil Code).



APPENDIX C  
TELEPHONE CONTACTS FOR PROGRAM INFORMATION

PG&E Zero Interest Home Insulation Program	(415) 583-2798
State Cooperative Housing Assistance Office	(916) 324-6336
State Surplus Lands Program	(916) 324-6333
State Community Development Block Grant Program	(916) 445-6000
State Rental Housing Construction Program	(916) 445-0877
State Rural and Urban Predevelopment Loan Fund	(916) 445-0836
Rental Housing Rehabilitation and Development	(916) 445-0561
Home Equity Conversion Program (County HCD)	(415) 363-4412
County HCD Housing Rehabilitation Program	(415) 363-4412
Seismic Safety Rehabilitation Loan Program	(916) 323-6310



## ACKNOWLEDGEMENTS

### CITY COUNCIL

Matthew J. Boxer, Mayor  
Arthur Lepore  
Mary E. Griffin  
Paul Van Iderstine  
Frank T. Cannizzaro

### PLANNING COMMISSION

Victor B. Graff, Chairman  
Steven Luzaich  
Betty Decter  
Tullio Bertini  
Gordon Dito  
Coy Staggs (former member)  
Gary Royce (former member)

### STAFF

Jim Erickson, City Administrator  
Terry Jewell, Asst. to the Administrator  
Frank Gillio, City Attorney  
Alicia Espinoza, City Clerk  
Chuck Gillingham, Building Inspector  
Ed Moore, Planner

### REPORT PREPARED BY:

Ironside and Associates, Planning Consultants  
Robert L. Ironside, Principal

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

Division of Housing Policy  
Development

221 Tenth Street

Sacramento, CA 95814

(916) 323-3176



MAR 18 2 06 PM '86

March 11, 1986

Mr. Jim Erickson  
City Manager  
City of Millbrae  
621 Magnolia Avenue  
Millbrae, CA 94030

Dear Mr. Erickson:

RE: Review of the City of Millbrae's Draft Housing Element

Thank you for submitting Millbrae's draft housing element, received January 2, 1986, for our review. As you know, we are required to review draft housing elements and report our findings to the locality (Government Code Section 65585(b)).

A telephone conversation on February 27, 1986, with Robert Ironside of your staff has facilitated our review. This letter and appendix summarize the conclusions of that discussion.

The draft element is a well-written planning document which contains many of the required analyses. It includes a thoughtful assessment of governmental constraints to housing, an extensive inventory of housing programs which may be used to promote housing development, and a statement of the City's housing goals, policies, and objectives.

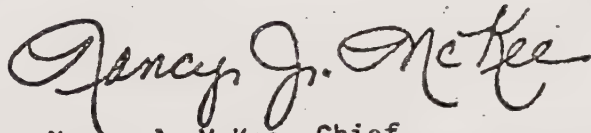
In our opinion, however, certain revisions are needed to bring Millbrae's housing element into compliance with State law (Article 10.6 of the Government Code). The appendix to this letter lists the recommended changes.

We hope our comments are helpful to the City and we wish you success in the implementation of your housing program. We appreciate the time and effort of Mr. Ironside during our review. In accordance with requests pursuant to the Public Information Act, we are forwarding copies of this letter to the persons and organizations listed below.

Mr. Jim Erickson  
Page Two

If you have any questions about our comments or would like assistance in the implementation of your housing program, please contact Kathy Birnbaum of our staff at (916) 324-8655.

Sincerely,



Nancy J. McKee, Chief  
Division of Housing Policy  
Development

NJM:KB:bt

cc: Robert Ironside, Planning Director, City of Millbrae  
Norbert H. Dall and Associates  
Brad Inman, Bay Area Council  
Revan A.F. Tranter, Executive Director, Association of Bay Area  
Governments  
Manuel M. Medeiros, State Department of Justice  
Bob Cervantes, Governor's Office of Planning and Research  
Tom Bannon, California Building Industry Association

Enclosures:

1985 Department of Finance Summary Report  
1980 Census Data and Methodology for Calculating Lower-Income  
Overpayment  
Example of Land Inventory  
Example of Nongovernmental Constraints Analysis  
Example of Housing Programs

## APPENDIX

### City of Millbrae Draft Housing Element

The following changes would, in our opinion, bring Millbrae's draft housing element into compliance with Article 10.6 of the Government Code. Following each recommended change we cite the supporting section of the Government Code. Where particular program examples or data sources are listed, these are suggestions for your information only. We recognize that Millbrae may choose other means of complying with the law.

#### A. Housing Needs, Resources, and Constraints

1. Update the number of households in the City and quantify the number of housing units using 1985 Department of Finance figures (Section 65583(a)(1)). Enclosed is a copy of the 1985 Department of Finance figures for your use.
2. Calculate the number of lower-income households overpaying for housing (Section 65583(a)(2)). Enclosed are 1980 Census data as well as the Department's recommended methodology for calculating lower-income overpayment.
3. Expand the analysis of special housing needs to include the elderly, large families, farmworkers, and persons in need of emergency shelter (Section 65583(a)(6)).
4. Quantify the number of overcrowded households, units needing rehabilitation, and units needing replacement (Section 65583(a)(2)).

#### B. Land Inventory

Include acreage, density range, zoning, and potential dwelling unit capacity for each site described in the land inventory on pages 17 and 18. The land inventory should list residential sites which will be developed in the five-year planning period. If a site has infrastructure or environmental constraints, the constraints should be noted and the mitigation of constraints discussed in the element (Section 65583(a)(3)). Enclosed is an example of one locality's land inventory.

#### C. Constraints on Housing

1. Expand the discussion of governmental constraints to include processing and permit procedures and required on- and off-site improvements (Section 65583(a)(4)). In order to complete a thorough analysis of constraints, the City may wish to compare fees, permit processing time, and required site improvements with those of neighboring localities.



2. Expand the analysis of nongovernmental constraints to include a discussion of the availability of financing, the price of land, and the cost of construction (Section 65583(a)(5)). Enclosed is an example showing one locality's analysis of housing development costs.

D. Housing Programs

1. Identify housing programs used or proposed for use by the City during the five-year planning period. For each ongoing and new program activity, provide a five-year schedule of action and indicate the agency responsible for implementation (Section 65583(c)). The City may also wish to note the income groups which will benefit from each program. Programs should fulfill the purposes listed in Government Code Section 65583(c)). Enclosed is an example of part of one locality's housing programs section.
2. As noted on page 27, it appears that the City may have difficulty meeting projected housing needs for very low-income groups. We encourage the City to design and describe in the element programs which will meet these needs.

E. Quantified Objectives

Quantify the number of housing units that can be constructed, rehabilitated, and conserved over the five-year planning period (Section 65583(b)).

Responses To Comments of State Department of Housing and Community Development (HCD).

On November 26, 1986 the Millbrae City Council approved a Planning Commission recommendation to forward the draft Housing Element to HCD for review and comment. On March 11, 1986 HCD's comments were sent to the City. This report includes HCD comments and responses to those comments in the form of proposed revisions to the draft.

COMMENT A.1.

Update number of households.

RESPONSE

Population Characteristics, page 5, fourth paragraph, replace with the following:

The City's population has been declining along with the availability of land for new development. The population, which was 20,781 in 1970 and 20,058 in 1980, is projected by ABAG to be 19,000 by the end of the century. According to the State Department of Finance, the City's population was 20,336 as of January 1, 1985 and 20,606 as of January 1, 1986.

There were 6826 households in 1970, 7582 in 1980 and 7664 in 1985. ABAG projects 7810 household by 2000. ABAG's projection implies a 5% decline in population in the next 15 years accompanied by a 3% increase in households.

COMMENT A.2.

Calculate the number of lower-income households overpaying for housing.

RESPONSE

Special Households, pages 7 and 8, add a new seventh paragraph at the end of the section as follows:

According to the 1980 U.S. Census, 832 renters and 302 homeowners in Millbrae in the lower-income category (up to \$14,150 per year) paid 25% or more of their income for housing. Combined, these groups represent 15% of Millbrae's households. Of 2452 renter-occupied housing units in 1980, 34% of the households were paying 25% or more of their income for housing.

COMMENT A.3.

Expand analysis of special housing needs to include the elderly, large families, farmworkers and persons in need of emergency shelter.

RESPONSE

Special Households, page 7, insert a new second paragraph, as follows:

Between 1970 and 1980, Millbrae's population aged 65+ increased 59% from 1656 to 2630. As a percentage of the total population in Millbrae, this group increased from 8% to 13%. Almost 10% of the 65+ population in 1980 had an income below 125% of the poverty level.

Special Households, page 7, insert a new fourth paragraph as follows:

Millbrae's families generally are small. In 1980 only 9% (704) of the households were composed of 5 or more persons. Only 3% (232) of the households had 6 or more members (see Appendix A-2).

Special Households, page 8, add a new eighth paragraph as follows:

There are no farmworkers in Millbrae. The City has neither housing nor plans for housing farmworkers.

Special Households, page 7, add a new ninth paragraph as follows:

Millbrae has not identified any homeless population in need of emergency shelter. In the event of a significant disaster, such as an earthquake, Millbrae's emergency plan includes use of school buildings within the City for emergency shelter.

#### COMMENT A.4.

Quantify overcrowded households, units needing rehabilitation and units needing replacement.

#### RESPONSE

Housing Characteristics, page 7, Revise fifth paragraph as follows:

A standard for overcrowding is 1.01 or more persons per room. The 1980 census listed 191 units with 1.01 persons or more per room; 109 of these units were rentals. There were 19 overcrowded rental units in 1980 that were occupied by households below poverty status.

Housing Characteristics, page 6, add to third paragraph as follows:

A windshield survey in 1986 indicates that 80 housing units need rehabilitation. An additional 10 units need replacement.

#### COMMENT B.1.

Include acreage, density range, zoning, and potential dwelling unit capacity for each site described in the land inventory on pages 17 and 18.

#### RESPONSE

In most cases the requested information is included. Revise the section to expand information and clarify as follows:

Second paragraph, revise as follows:



The following sites have been identified as having potential for housing development during the 1985-1990 planning period:

3. to fourth sentence add: The 72,000 sq.ft. area of the site---
4. Add a sentence at the end of the paragraph to read: Zoning for elderly persons would allow 158 units.
7. Add to last sentence: in which case about 24 units could be developed.

COMMENT C.1.

Expand discussion of governmental constraints to include processing and permit procedures and required off-site improvements.

RESPONSE

Governmental Constraints, page 15, add the following sub-sections:

8. Processing time for housing approvals is relatively short. Subdivisions and rezonings take about three months. Building Permit applications usually are processed in a matter of days for 1-3 units and about three weeks for larger developments. Use Permit and Variance applications usually are processed within the minimum time constraints of State law which requires public hearings on those applications.

9. Off-site Improvements

Off-site improvements generally are not required unless there is a need to upgrade a facility, such as storm drains or sewer line, in direct relationship to the impact of the development.

COMMENT C.2.

Expand nongovernmental constraints to include discussion of financing, price of land and cost of construction.

RESPONSE

To "1. Non-governmental Constraints", page 12, add a new second paragraph as follows:

Lots for single-family dwellings are scarce and the few that are available are priced at about \$100,000 fully improved. Building construction costs are estimated to be \$69.52 per sq.ft. (International Conference of Building Officials "Building Standards", March-April 1986). Using these figures, a 2000 sq.ft. dwelling would cost \$239,000 for house and lot. With profit and commission, selling price would be about \$290,000.

Each \$50,000 financed with a 30 year mortgage at 10.5% would cost \$457.37 per month. So a \$200,000 mortgage, for example would require monthly payments of \$1829.48 and an annual income of about \$66,000.



COMMENT D.1.

Identify five-year programs.

RESPONSE

To "GOALS POLICIES AND IMPLEMENTATION", page 22, make the following corrections:

To the heading add "1985 to 1990"

Objective A.2. add "total 25 units"

Objective A.3. change 56 to 25.

Implementation A.3. add "Responsibility will be with the Planning and Building Departments. Applicable programs included in the Appendix will be utilized."

Time Frame A.3., page 23, change 1995 to 1990.

Implementation A.4. revise to read: "Continue the existing controls on conversion of rental units to condominiums."

Policy B.1. revise as follows:

Work toward an improved balance of housing types, tenure and affordability by encouraging development of the sites listed below to serve the income levels indicated.

Objective B.1. change 173 to 391; change 1995 to 1990.

Implementation B.1. revise as follows:

c. Change 69 to 72

d. Revise as follows: "Chadbourn School; 158 units of elderly housing, including 10 low, 30 moderate and 118 above moderate."

Implementation B.2. add sentence as follows: "Use results of survey to supplement list of available sites."

Implementation B.5. add sentence as follows: "Maintain descriptions of current programs and contacts in the planning office to hand out to interested persons."

SUMMARY OF POLICY EFFECTIVENESS (page 27)

Revise as follows:

A-3 change 6 to 5

B-1 change 49 to 39; change 98 to 75 and change 167 to 277

Objectives Related To Units Needed  
Change 98 to 105; change 239 to 237

COMMENT D.2.

Difficulty meeting housing needs for very low-income group; encourage programs.

RESPONSE

Revise footnote by adding sentence to read: "However, through the Planning Department, the City will be alert to opportunities to encourage low-income housing."

RESOLUTION NO. 86-171

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF MILLBRAE  
APPROVING AND ADOPTING AN AMENDED HOUSING ELEMENT,  
AND AMENDING THE GENERAL PLAN FOR SAID CITY

RESOLVED, by the City Council of the City of Millbrae, County of San Mateo, State of California, that

WHEREAS, heretofore the City Council approved and adopted the General Plan for the City of Millbrae and adopted a Housing Element; and

WHEREAS on November 26, 1985 by adoption of Resolution No. 85-165 and following the holding of the required public hearings thereon, the City Council approved the draft amended and revised Housing Element of the General Plan, and directed the City Administrator, pursuant to Section 65585 of the Government Code of California, to submit to the Department of Housing and Community Development, for its comments, the draft of the proposed amended and revised Housing Element prior to further consideration of its adoption by the City Council; and

WHEREAS, pursuant to Section 65585 of the Government Code of California, the City Council is required to consider the findings of the Department of Housing and Community Development prior to final approval of the proposed Housing Element; and

WHEREAS, the Planning Commission of the City of Millbrae has considered the proposed Housing Element and findings of the Department of Housing and Community Development and has recommended to the City Council that it approve a proposal to amend the General Plan for the City of Millbrae by approving the amended and revised Housing Element therein; and

WHEREAS, in accordance with the provisions of law, a public hearing thereon has been held by the City Council,



NOW, THEREFORE, IT IS HEREBY FOUND, ORDERED and DETERMINED as follows:

1. In the preparation of the proposed amended and revised Housing Element, the City of Millbrae has considered the guidelines adopted by the Department of Housing and Community Development pursuant to Section 50459 of the Health and Safety Code and which are advisory to the City of Millbrae.

2. A draft of the proposed amended and revised Housing Element was submitted to the Department of Housing and Community Development pursuant to Section 65585 of the Government Code.

3. The City Council has considered the findings of the Department of Housing and Community Development concerning the proposed amended and revised Housing Element, and which are advisory to the City of Millbrae pursuant to Section 65585 of the Government Code.

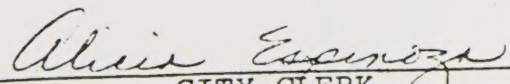
4. The proposed amended and revised Housing Element complies with the requirements of Article 10.6 entitled "Housing Elements" of Chapter 3 of Division 1 of Title 7 of the Government Code of California commencing with Section 65580.

5. The City Council of the City of Millbrae hereby approves and adopts the amended and revised Housing Element and hereby does amend the General Plan for the City of Millbrae by including therein the revised and amended Housing Element adopted herein.

REGULARLY passed and adopted this 9th day of December, 1986.

BY 

ATTEST:

  
CITY CLERK



I do hereby certify that the foregoing Resolution # 86-171  
was duly and regularly passed and adopted by the City  
Council of the City of Millbrae this 9th day of  
December, 1986, by the following vote:

AYES, and in favor thereof:

COUNCILMEN:

Boxer, Cannizzaro, Griffin,  
Lepore, Van Iderstine

NOES:

COUNCILMEN:

None

ABSENT:

COUNCILMEN:

None

Alicia Espinoza  
City Clerk

U.C. BERKELEY LIBRARIES



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